

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Carl Jon Berg  
asf The Panel Shop, Inc., asf Torqued Heat, LLC., asf AEB Holdings, LLC, asf MEC  
Holdings, LLC, dba Lula Roe  
PO Box 877  
Saint Joseph, MN 56374

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9489

Case No: 18-60742 –  
MER

Meghan Amanda Berg  
asf AEB Holdings, LLC, dba Lula Roe  
PO Box 877  
Saint Joseph, MN 56374

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-6530

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/12/19

Michael E Ridgway  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on March 12, 2019 Lori Vosejka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of MinnesotaIn re:  
Carl Jon Berg  
Meghan Amanda Berg  
DebtorsCase No. 18-60742-MER  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-6

User: admin  
Form ID: 7dscPage 1 of 2  
Total Noticed: 36

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db/jdb +Carl Jon Berg, Meghan Amanda Berg, PO Box 877, Saint Joseph, MN 56374-0877  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
intp +NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o: Shapiro & Zielke, 12550 West Frontage Road,  
Suite 200, Burnsville, MN 55337-2475  
intp Sentry Bank, St. Cloud, MN 56301  
62124321 +Andrew Steil, Gray, Plant, Mooty, Mooty & Be, 1010 W St. Germain St Ste 500,  
Saint Cloud MN 56301-4162  
62124324 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis MO 63179-0034  
62124327 +Eric Anderson, 1240 35th Ave N, Saint Cloud MN 56303-1535  
62124329 +Gray, Plant, Mooty, Mooty & Be, 1010 West St. Germain Street, Suite 500,  
Saint Cloud MN 56301-4162  
62124330 +Great America Financial Serv, PO Box 609, Cedar Rapids IA 52406-0609  
62124331 +Hilltop Lumber, 16128 St. Hwy 29 N, PO Box 176, Glenwood MN 56334-0176  
62124332 +MEC Holdings, LLC, 249 33rd Ave S, Waite Park MN 56387-4520  
62124335 +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield MO 63005-1243  
62124333 +Michael Gove, 14815 38th Ave N, Plymouth MN 55446-3344  
62124334 +Mike Gove, 14815 38th Street, Minneapolis MN 55446  
62124336 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell TX 75019-4620  
62124337 +Rinke Noonan, 1015 W St Germain Suite 300, Saint Cloud MN 56301-5442  
62124339 +SBA, 2 North 20th Street Ste 320, Birmingham AL 35203-4002  
62124338 +SBA, 100 North 57th Street, Suite 210-C, Butler Square, Minneapolis MN 55403  
62124341 +Sentry Bank, 400-4th Avenue NE, PO Box 159, Saint Joseph MN 56374-0159  
62124342 +Sentry Bank, c/o Andrew Steil, 1010 W St. Germain St, Ste 500, Saint Cloud MN 56301-4162  
62124347 +Zwicker & Associates, 3050 Metro Drive, Ste 115, Bloomington MN 55425-1678

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Mar 14 2019 02:33:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Mar 13 2019 22:39:58 US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
62124318 E-mail/Text: tpaasonen@affinityplus.org Mar 13 2019 22:40:32 Affinity Plus Federal CU,  
Attn: Bankruptcy Dept, 175 West Lafayette Frontage Rd, St. Paul MN 55107  
62124317 E-mail/Text: tpaasonen@affinityplus.org Mar 13 2019 22:40:32  
Affinity Plus Federal Credit Union, Attn: Bankruptcy Dept,  
175 West Lafayette Frontage Road, St. Paul MN 55107  
62124316 E-mail/Text: tpaasonen@affinityplus.org Mar 13 2019 22:40:32 Affinity Plus Credit U,  
175 W Lafayette Rd, Saint Paul MN 55107  
62124319 EDI: AMEREXPR.COM Mar 14 2019 02:33:00 American Express, Box 0001,  
Los Angeles CA 90096-8000  
62124320 +EDI: AMEREXPR.COM Mar 14 2019 02:33:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso TX 79998-1540  
62124322 +EDI: TSY2.COM Mar 14 2019 02:33:00 Barclays Bank Delaware, Attn: Correspondence,  
Po Box 8801, Wilmington DE 19899-8801  
62124323 +EDI: CAPITALONE.COM Mar 14 2019 02:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City UT 84130-0285  
62124325 +EDI: RCSFNBMARIN.COM Mar 14 2019 02:33:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas NV 89193-8873  
62124326 +EDI: DISCOVER.COM Mar 14 2019 02:33:00 Discover Financial, Po Box 3025,  
New Albany OH 43054-3025  
62124328 +EDI: PHINAMERI.COM Mar 14 2019 02:33:00 GM Financial, PO Box 181145,  
Arlington TX 76096-1145  
62124340 +E-mail/Text: minneapolis.mn@sba.gov Mar 13 2019 22:40:47 SBA, 330 2nd Ave S #430,  
Minneapolis MN 55401-2224  
62124344 +EDI: WTRRNBNK.COM Mar 14 2019 02:33:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis MN 55440-9475  
62124346 EDI: USBANKARS.COM Mar 14 2019 02:33:00 Us Bank, Pobox 5229, Cincinnati OH 45201  
TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

62124315 AEB Holdings, LLC  
62124343 The Panel Shop, Inc.  
62124345 Torqued Heat, LLC

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0864-6

User: admin  
Form ID: 7dsc

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Mar 13, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Amy K. Fiecke on behalf of Interested Party Sentry Bank amy.fiecke@gpmlaw.com,  
valene.perpich@gpmlaw.com  
J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com  
Jeffrey A. Peterson on behalf of Interested Party Sentry Bank jeffrey.peterson@gpmlaw.com,  
valene.perpich@gpmlaw.com  
Lawrence P Zielke on behalf of Interested Party NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
MNBKYAffidavits@logs.com  
Maria N. Warhol on behalf of Debtor 2 Meghan Amanda Berg sonjaq@kainscott.com  
Maria N. Warhol on behalf of Debtor 1 Carl Jon Berg sonjaq@kainscott.com  
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 7